



Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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BHC Name UMPQUA HOLDINGS CORPORATION

City/State PORTLAND, OR

Bank Holding Company Information

Federal Reserve District: 12

Consolidated Assets (\$000): 30,284,965

Peer Group Number: 1 Number in Peer Group: 131

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

UMPQUA HOLDINGS CORPORATION
ONE SOUTHWEST COLUMBIA STREET, S-1200
PORTLAND, OR 97204

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BHC Name

City/State

Summary Ratios

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	29,713,997	28,955,591	29,159,574	27,964,825	26,224,091
Net income (\$000)	223,880	-1,799,021	-1,523,420	354,095	316,263
Number of BHCs in peer group	131	127	128	125	118

	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.07	2.65	79	3.01	2.84	60	3.06	2.77	70	3.33	3.01	61	3.62	3.08	82
+ Non-interest income	1.33	1.11	66	1.05	1.14	52	1.39	1.21	63	0.91	1.32	38	1.04	1.31	45
- Overhead expense	2.53	2.24	73	14.94	2.63	99	8.77	2.57	98	2.56	2.69	48	2.80	2.71	62
- Provision for credit losses	-0.15	-0.15	42	1.29	0.85	80	0.66	0.51	75	0.26	0.15	80	0.21	0.14	77
+ Securities gains (losses)	0	0.01	43	0	0.03	42	0	0.02	31	-0.03	0.01	2	0	0	60
+ Other tax equivalent adjustments	0	0	13	0	0	85	0	0	48	0	0	77	0	0	45
= Pretax net operating income (tax equivalent)	2.02	1.79	67	-12.15	0.64	0	-4.97	1.04	1	1.70	1.56	60	1.64	1.57	53
Net operating income	1.51	1.36	66	-12.43	0.48	0	-5.22	0.81	1	1.27	1.19	53	1.21	1.24	41
Net income	1.51	1.35	66	-12.43	0.50	0	-5.22	0.82	1	1.27	1.19	53	1.21	1.24	41
Net income (Subchapter S adjusted)		2.16			0.93			1.18			1.17			1.42	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.40	3.14	61	3.94	3.78	60	3.76	3.55	63	4.67	4.41	69	4.71	4.24	78
Interest expense	0.19	0.27	34	0.64	0.66	53	0.48	0.52	52	0.86	1.08	34	0.57	0.86	25
Net interest income (tax equivalent)	3.21	2.85	72	3.31	3.10	59	3.29	3.01	65	3.81	3.33	72	4.14	3.38	84
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.28	0.13	81	0.34	0.28	67	0.32	0.27	67	0.29	0.21	73	0.27	0.22	71
Earnings coverage of net loan and lease losses (X)	8.95	4.52	33	-41.61	21.56	3	-17.78	22.91	3	9.06	24.40	35	9.27	21.75	33
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.26	1.39	43	1.57	1.51	63	1.51	1.58	51	0.74	0.83	41	0.71	0.90	31
Allowance for loan and lease losses / Total loans and leases	1.24	1.37	43	1.53	1.48	61	1.46	1.55	47	0.73	0.81	42	0.70	0.89	31
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.09	0.63	4	0.15	0.66	7	0.15	0.71	5	0.14	0.57	8	0.30	0.61	16
30-89 days past due loans and leases / Total loans and leases	0.14	0.27	33	0.17	0.36	28	0.32	0.39	51	0.20	0.43	23	0.19	0.44	20
Liquidity and Funding															
Net noncore funding dependence	-4.55	-1.82	43	5.41	6.94	47	0.40	3.20	45	10.87	14.45	37	12.57	16.62	40
Net short-term noncore funding dependence	-5.36	-8.21	55	3.66	-2.29	67	-0.36	-4.76	65	6.68	3.38	54	6.89	4.66	48
Net loans and leases / Total assets	73.61	59.81	86	77.31	63.21	90	75.99	61.58	89	74.71	63.77	79	75.89	63.98	82
Capitalization															
Tier 1 leverage ratio	9.16	9.11	54	8.43	9.03	31	8.98	9.13	47	9.16	9.76	40	9.31	9.71	42
Holding company equity capital / Total assets	9.13	10.88	21	8.56	11.06	14	9.25	11.16	24	14.95	12.43	81	15.06	12.22	82
Total equity capital (including minority interest) / Total assets	9.13	11.01	20	8.56	11.18	12	9.25	11.29	22	14.95	12.57	80	15.06	12.27	82
Common equity tier 1 capital / Total risk-weighted assets	12.40	12.69	51	11.15	12.01	35	12.31	12.38	54	11.20	12.17	34	10.73	12.12	33
Net loans and leases / Equity capital (X)	8.06	5.51	91	9.03	5.78	94	8.21	5.58	89	5	5.21	48	5.04	5.29	45
Cash dividends / Net income	41.57	25.30	84		60.26			42.30		52.52	33.12	82	57.29	27.31	92
Cash dividends / Net income (Subchapter S adjusted)		-21.71			61.66			-0.65			-12.02			17.36	
Growth Rates															
Assets	2.16	9.29	26	5.93	17.07	18	1.35	16.68	10	7.08	9.26	54	4.66	7	50
Equity capital	8.98	9.31	64	-39.97	6.16	0	-37.31	6.99	1	6.35	10.49	42	1.04	7.89	27
Net loans and leases	-2.74	0.79	43	8.32	13.26	40	3.09	9.07	30	5.42	9.10	47	6.49	7.89	51
Noncore funding	-53.44	-23.76	13	-14.21	-2.41	33	-36.72	-12.18	21	11.82	6.59	65	29.04	10.67	82
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	0	11.05	11	0	13.39	12	0	13.56	10	0	13.04	13	0	13.37	15
Equity investment in subsidiaries / Equity capital	108.91	103.07	81	108.84	103.11	81	108.85	102.81	82	107.08	103.22	73	108.19	103.10	78
Cash from ops + noncash items + op expense / Op expense + dividends	109.09	130.64	44	113.71	154.33	42	107.21	147.24	30	109.98	190.27	21	106.98	174.91	21

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____

City/State _____

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	435,059	469,335	928,726	1,022,144	942,411	-7.30	4.96
Income from lease financing receivables.....	11,536	14,207	27,225	33,866	35,405	-18.80	-28.99
Fully taxable income on loans and leases.....	439,035	475,489	939,436	1,038,732	962,016	-7.67	3.47
Tax-exempt income on loans and leases.....	7,560	8,053	16,515	17,278	15,800	-6.12	16.85
Estimated tax benefit on income on loans and leases.....	2,068	2,201	4,517	4,725	4,321	-6.04	-23.13
Income on loans and leases (tax equivalent).....	448,663	485,743	960,468	1,060,735	982,137	-7.63	3.51
Investment interest income (tax equivalent).....	31,487	29,394	54,881	64,725	85,936	7.12	1.15
Interest on balances due from depository institutions.....	1,398	3,734	4,739	14,180	8,665	-62.56	23.50
Interest income on other earning assets.....	1,095	1,397	3,234	3,119	2,723	-21.62	25.14
Total interest income (tax equivalent).....	482,643	520,268	1,023,322	1,142,759	1,079,461	-7.23	3.44
Interest on time deposits of \$250K or more.....	4,318	12,182	18,850	23,772	14,858	-64.55	
Interest on time deposits < \$250K.....	9,163	33,404	55,026	73,750	41,197	-72.57	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	4,214	20,925	26,324	70,419	38,452	-79.86	-39.16
Interest on other borrowings and trading liabilities.....	8,875	17,300	29,909	42,501	35,825	-48.70	-43.34
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0	0		
Total interest expense.....	26,570	83,811	130,109	210,442	130,332	-68.30	-18.54
Net interest income (tax equivalent).....	456,073	436,457	893,213	932,317	949,129	4.49	5.09
Non-interest income.....	198,216	152,380	405,027	254,508	273,041	30.08	69.58
Adjusted operating income (tax equivalent).....	654,289	588,837	1,298,240	1,186,825	1,222,170	11.12	18.78
Overhead expense.....	376,619	2,162,626	2,557,560	714,949	735,499	-82.59	1.19
Provision for credit losses.....	-22,996	186,986	191,875	72,515	55,905		
Securities gains (losses).....	4	190	190	-7,184	14	-97.89	-99.53
Other tax equivalent adjustments.....	-1	2	0	1	0		
Pretax net operating income (tax equivalent).....	299,967	-1,759,529	-1,450,236	475,653	429,296		82.77
Applicable income taxes.....	73,193	36,446	67,000	114,808	106,423	100.83	26.76
Tax equivalent adjustments.....	2,894	3,046	6,184	6,750	6,610	-4.99	-36.09
Applicable income taxes (tax equivalent).....	76,087	39,492	73,184	121,558	113,033	92.66	22.19
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	223,880	-1,799,021	-1,523,420	354,095	316,263		119.80
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	223,880	-1,799,021	-1,523,420	354,095	316,263		119.80
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	223,880	-1,799,021	-1,523,420	354,095	316,263		119.80
Investment securities income (tax equivalent).....	31,487	29,394	54,881	64,725	85,936	7.12	1.15
US Treasury and agency securities (excluding mortgage-backed securities).....	7,409	7,348	14,675	6,206	605	0.83	
Mortgage-backed securities.....	19,176	16,930	30,109	46,743	72,681	13.27	-21.61
All other securities.....	4,902	5,116	10,097	11,776	12,650	-4.18	-26.49
Cash dividends declared.....	93,067	46,578	139,532	185,967	181,172	99.81	31.27
Common.....	93,067	46,578	139,532	185,967	181,172	99.81	31.27
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	3.25	2.92	70	3.59	3.46	60	3.51	3.27	68	4.09	4	59	4.12	3.87	68
Less: Interest expense	0.18	0.25	37	0.58	0.61	53	0.45	0.48	53	0.75	0.98	34	0.50	0.79	25
Equals: Net interest income (tax equivalent)	3.07	2.65	79	3.01	2.84	60	3.06	2.77	70	3.33	3.01	61	3.62	3.08	82
Plus: Non-interest income	1.33	1.11	66	1.05	1.14	52	1.39	1.21	63	0.91	1.32	38	1.04	1.31	45
Equals: adjusted operating income (tax equivalent)	4.40	3.82	81	4.07	4.05	53	4.45	4.04	75	4.24	4.41	42	4.66	4.46	63
Less: Overhead expense	2.53	2.24	73	14.94	2.63	99	8.77	2.57	98	2.56	2.69	48	2.80	2.71	62
Less: Provision for credit losses	-0.15	-0.15	42	1.29	0.85	80	0.66	0.51	75	0.26	0.15	80	0.21	0.14	77
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	47	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	45	0	0.03	43	0	0.02	32	-0.03	0.01	2	0	0	60
Plus: other tax equivalent adjustments	0	0	13	0	0	85	0	0	48	0	0	77	0	0	45
Equals: Pretax net operating income (tax equivalent)	2.02	1.79	67	-12.15	0.64	0	-4.97	1.04	1	1.70	1.56	60	1.64	1.57	53
Less: Applicable income taxes (tax equivalent)	0.51	0.41	75	0.27	0.16	77	0.25	0.23	55	0.43	0.36	73	0.43	0.33	81
Less: Minority interest	0	0	41	0	0	46	0	0	42	0	0	36	0	0	36
Equals: Net operating income	1.51	1.36	66	-12.43	0.48	0	-5.22	0.81	1	1.27	1.19	53	1.21	1.24	41
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.51	1.35	66	-12.43	0.50	0	-5.22	0.82	1	1.27	1.19	53	1.21	1.24	41
Memo: Net income (last four quarters)	1.69	1.25	84	-5.66	0.81	0	-5.22	0.82	1	1.27	1.19	54	1.21	1.24	41
Net income—BHC and noncontrolling (minority) interest	1.51	1.37	66	-12.43	0.50	0	-5.22	0.83	1	1.27	1.20	53	1.21	1.25	40
Margin Analysis															
Average earning assets / Average assets	95.63	93.15	81	91.11	91.74	42	93.24	92.32	62	87.58	91.05	15	87.32	91.48	11
Average interest-bearing funds / Average assets	55.35	62.32	21	60.01	65.48	25	58.67	64.06	24	59.74	65.57	25	58.36	65.56	19
Interest income (tax equivalent) / Average earning assets	3.40	3.14	61	3.94	3.78	60	3.76	3.55	63	4.67	4.41	69	4.71	4.24	78
Interest expense / Average earning assets	0.19	0.27	34	0.64	0.66	53	0.48	0.52	52	0.86	1.08	34	0.57	0.86	25
Net interest income (tax equivalent) / Average earning assets	3.21	2.85	72	3.31	3.10	59	3.29	3.01	65	3.81	3.33	72	4.14	3.38	84
Yield or Cost															
Total loans and leases (tax equivalent)	4	4.05	49	4.40	4.44	53	4.26	4.27	52	5.08	5.09	54	5.04	4.95	64
Interest-bearing bank balances	0.11	0.11	50	0.55	0.50	64	0.29	0.27	59	2.13	2.04	49	2.26	1.64	87
Federal funds sold and reverse repos	0	0.26	20	0	0.94	5	0	0.68	7	0	2.44	4	0	2.17	2
Trading assets	1.42	0.42	83	2.58	0.67	86	5.14	0.60	95	6.68	0.99	96	5.91	1.11	96
Total earning assets	3.38	3.11	64	3.92	3.74	60	3.74	3.51	62	4.64	4.36	69	4.69	4.20	79
Investment securities (tax equivalent)	1.91	1.80	58	2	2.51	16	1.85	2.25	21	2.23	2.76	5	2.91	2.68	72
US Treasury and agency securities (excluding mortgage-backed securities)	2.05	1.28	87	2.13	2.01	58	2.12	1.75	70	1.58	2.32	11	1.51	2.05	15
Mortgage-backed securities	1.68	1.56	61	1.87	2.33	14	1.65	2.05	18	2.18	2.61	6	2.73	2.50	79
All other securities	3.71	2.91	79	4.16	3.48	80	4.02	3.24	78	4.39	4.06	76	4.22	4.20	72
Interest-bearing deposits	0.23	0.24	55	0.84	0.70	66	0.65	0.53	65	1.12	1.10	56	0.68	0.81	41
Time deposits of \$250K or more	1.11	0.76	81	2.02	1.67	84	1.70	1.42	79	2.14	1.96	61	1.82	1.44	80
Time deposits < \$250K	1.06	0.72	82	2.14	1.58	93	2.03	1.36	94	2.20	1.82	72	1.54	1.29	68
Other domestic deposits	0.07	0.17	18	0.37	0.50	33	0.23	0.36	28	0.67	0.93	32	0.37	0.67	19
Foreign deposits		0.12			0.59			0.42			1.19			0.97	
Federal funds purchased and repos	0.07	0.19	30	0.33	0.85	18	0.21	0.62	13	0.65	1.86	20	0.18	1.51	6
Other borrowed funds and trading liabilities	1.40	1.31	54	1.52	1.62	44	1.35	1.50	44	1.72	2.38	18	1.72	2.28	14
All interest-bearing funds	0.32	0.40	40	0.96	0.92	58	0.76	0.74	58	1.26	1.49	33	0.85	1.19	27

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____

City/State _____

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	198,216	152,380	405,027	254,508	273,041
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	19,152	19,559	39,340	44,308	41,715
Trading revenue	1,220	51	1,982	2,131	-81
Investment banking fees and commissions	4,772	7,242	14,607	15,101	15,503
Insurance activities revenue	2,341	2,374	4,504	4,874	4,331
Venture capital revenue	0	0	0	0	0
Net servicing fees	7,024	-23,412	-34,768	-265	30,538
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	113,523	128,111	313,529	111,060	97,286
Other non-interest income	50,184	18,455	65,833	77,299	83,749
Total overhead expenses	376,619	2,162,626	2,557,560	714,949	735,499
Personnel expense	245,061	225,830	478,095	416,178	421,530
Net occupancy expense	36,917	39,608	79,891	83,787	131,070
Goodwill impairment losses	0	1,784,936	1,784,936	0	0
Amortization expenses and impairment loss (other intangible assets)	2,260	2,493	4,986	5,618	6,166
Other operating expenses	92,381	109,759	209,652	209,366	176,733
Fee income on mutual funds and annuities	875	1,258	2,595	2,671	2,987
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	3,755	3,922	3,824	3,943	3,928
Average personnel expense per employee	65.26	57.58	125.02	105.55	107.31
Average assets per employee	7,913.18	7,382.86	7,625.41	7,092.27	6,676.19

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0.44	2.15	33	0.83	2.20	37	0.64	2.02	35	1.05	2.72	36	1.09	3.08	32
Overhead expenses / Net Interest Income + non-interest income	57.82	59.03	40	369.18	63.28	98	197.94	62.28	97	60.58	61.29	51	60.51	60.88	52
Percent of Average Assets															
Total overhead expense	2.53	2.24	73	14.94	2.63	99	8.77	2.57	98	2.56	2.69	48	2.80	2.71	62
Personnel expense	1.65	1.25	85	1.56	1.31	78	1.64	1.30	80	1.49	1.41	57	1.61	1.44	68
Net occupancy expense	0.25	0.24	56	0.27	0.26	54	0.27	0.26	58	0.30	0.28	61	0.50	0.28	96
Other operating expenses	0.64	0.73	46	13.10	0.99	99	6.86	0.94	99	0.77	0.97	40	0.70	0.97	21
Overhead less non-interest income	1.20	1.10	51	13.89	1.36	99	7.38	1.25	98	1.65	1.32	72	1.76	1.38	76
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	57.56	58.45	42	367.27	62.83	98	197	61.82	97	60.24	60.64	53	60.18	60.37	50
Personnel expense	37.45	33.10	70	38.35	32.43	85	36.83	32.36	75	35.07	32.39	64	34.49	32.51	62
Net occupancy expense	5.64	6.33	38	6.73	6.65	51	6.15	6.58	41	7.06	6.52	62	10.72	6.48	96
Other operating expenses	14.46	18.60	19	322.19	23.06	98	154.02	22.28	97	18.11	21.20	36	14.97	20.90	12
Total non-interest income	30.29	28.18	60	25.88	27.40	54	31.20	28.83	58	21.44	29.23	37	22.34	28.50	40
Fiduciary activities income	0	2.24	12	0	2.10	12	0	2.09	12	0	1.97	14	0	2.14	13
Service charges on domestic deposit accounts	2.93	3.19	44	3.32	3.35	50	3.03	3.27	44	3.73	3.88	46	3.41	4.15	41
Trading revenue	0.19	0.72	57	0.01	1.60	47	0.15	1.28	49	0.18	1.18	46	-0.01	0.85	10
Investment banking fees and commissions	0.73	2.52	32	1.23	2.64	45	1.13	2.46	44	1.27	3.54	42	1.27	3.42	41
Insurance activities revenue	0.36	0.37	70	0.40	0.39	72	0.35	0.41	70	0.41	0.47	71	0.35	0.47	69
Venture capital revenue	0	0.02	44	0	0	48	0	0.01	44	0	0.02	42	0	0.02	41
Net servicing fees	1.07	0.55	80	-3.98	-0.20	7	-2.68	0.01	6	-0.02	0.28	10	2.50	0.65	90
Net securitization income	0	0.01	44	0	0	46	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	17.35	3.83	94	21.76	2.89	95	24.15	3.92	96	9.36	1.86	96	7.96	1.61	94
Other non-interest income	7.67	9.26	47	3.13	9.31	8	5.07	9.65	26	6.51	10.04	30	6.85	9.86	36
Overhead less non-interest income	27.27	29.94	36	341.39	34.19	98	165.80	31.93	96	38.80	31.06	72	37.84	31.46	65
Applicable income taxes / Pretax net operating income (tax equivalent)	24.40	21.54	81		18.39			18.63		24.14	20.56	79	24.79	19.04	86
Applicable income tax + TE / Pretax net operating income + TE	25.37	23.10	77		22.75			21.18		25.56	23.23	76	26.33	21.56	90

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	16,483,578	16,370,863	16,076,768	16,590,824	15,457,377	0.69	19.38
Commercial and industrial loans	4,921,781	5,416,929	5,144,204	3,566,058	3,375,261	-9.14	99.88
Loans to individuals	203,321	354,847	294,399	409,462	587,299	-42.70	-65.35
Loans to depository institutions and acceptances of other banks	715	238	279	115	0	200.42	
Agricultural loans	159,903	224,279	182,344	284,260	290,986	-28.70	-28.82
Other loans and leases	803,493	909,698	847,598	858,396	878,204	-11.67	-2.84
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	22,572,791	23,276,854	22,545,592	21,709,115	20,589,127	-3.02	26.05
Less: Allowance for loan and lease losses	279,887	356,745	328,401	157,629	144,871	-21.54	113.59
Net loans and leases	22,292,904	22,920,109	22,217,191	21,551,486	20,444,256	-2.74	25.40
Debt securities that reprice or mature in over 1 year	3,457,681	2,828,461	2,914,411	2,774,025	2,925,617	22.25	39.59
Mutual funds and equity securities	69,500	70,488	70,203	67,133	50,475	-1.40	3301.86
Subtotal	25,820,085	25,819,058	25,201,805	24,392,644	23,420,348	0.00	27.47
Interest-bearing bank balances	2,688,283	1,853,503	2,202,960	980,157	287,217	45.04	401.71
Federal funds sold and reverse repos	2	2	2	1	1	0.00	100.00
Debt securities that reprice or mature within 1 year	19,145	40,371	21,181	43,917	55,097	-52.58	162.01
Trading assets	12,599	11,470	12,874	13,032	11,366	9.84	23.67
Total earning assets	28,540,114	27,724,404	27,438,822	25,429,751	23,774,029	2.94	37.15
Non-interest-bearing cash and due from depository institutions	397,232	412,381	359,035	383,777	335,168	-3.67	7.50
Premises, fixed assets, and leases	257,759	289,847	270,919	294,225	203,783	-11.07	-3.40
Other real estate owned	181	2,578	1,810	3,295	10,958	-92.98	-98.90
Investment in unconsolidated subsidiaries	132,536	125,686	122,511	102,177	53,108	5.45	371.34
Intangible and other assets	957,143	1,090,352	1,042,078	2,633,584	2,562,735	-12.22	-63.78
Total assets	30,284,965	29,645,248	29,235,175	28,846,809	26,939,781	2.16	25.49
Quarterly average assets	30,112,368	29,066,775	29,298,853	28,981,387	26,672,224	3.60	26.01
Average loans and leases (YTD)	22,452,975	22,101,494	22,566,920	20,886,276	19,483,570	1.59	31.13
Memoranda							
Loans held-for-sale	429,052	605,399	766,225	513,431	166,461	-29.13	-22.37
Loans not held-for-sale	22,143,739	22,671,455	21,779,367	21,195,684	20,422,666	-2.33	27.59
Real estate loans secured by 1-4 family	5,255,072	5,343,811	5,221,117	5,483,610	4,578,325	-1.66	24.42
Commercial real estate loans	10,956,694	10,696,769	10,548,474	10,738,802	10,501,039	2.43	17.92
Construction and land development	1,585,825	1,446,931	1,604,664	1,501,588	1,493,212	9.60	121.12
Multifamily	3,617,938	3,523,556	3,405,274	3,564,807	3,346,712	2.68	18.96
Nonfarm nonresidential	5,752,931	5,726,282	5,538,536	5,672,407	5,661,115	0.47	3.98
Real estate loans secured by farmland	271,812	330,283	307,177	368,412	378,013	-17.70	-6.99
Total investment securities	3,546,326	2,939,320	3,005,795	2,885,075	3,031,189	20.65	42.63
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	774,370	754,303	762,204	643,604	39,656	2.66	
Municipal securities	278,124	264,661	279,510	261,094	309,171	5.09	-6.70
Mortgage-backed securities	2,424,332	1,849,868	1,893,878	1,913,244	2,631,887	31.05	10.89
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	69,500	70,488	70,203	67,133	50,475	-1.40	3301.86
Available-for-sale securities	3,473,950	2,865,690	2,932,558	2,814,682	2,977,108	21.23	39.96
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	774,370	754,303	762,204	643,604	39,656	2.66	
Municipal securities	278,124	264,661	279,510	261,094	309,171	5.09	-6.70
Mortgage-backed securities	2,421,456	1,846,726	1,890,844	1,909,984	2,628,281	31.12	10.98
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	814	826	848	1,003	1,038	-1.45	-6.11
Available-for-sale securities appreciation (depreciation)	66,529	136,575	131,056	24,434	-68,779	-51.29	79.89
Structured notes, fair value	0	0	0	0	0		
Pledged securities	1,067,511	991,944	890,228	820,420	1,554,049	7.62	-50.74

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	10,718,930	9,172,218	9,632,803	1,411,065	1,027,905	16.86	862.99
NOW, ATS and transaction accounts	3,504,473	2,848,005	3,074,636	431,912	353,361	23.05	834.89
Time deposits less brokered deposits < \$250K	1,246,178	2,071,132	1,672,521	2,307,928	1,762,612	-39.83	
MMDA and other savings accounts	9,742,922	8,958,592	9,063,540	15,997,352	15,764,954	8.76	-31.45
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	25,212,503	23,049,947	23,443,500	20,148,257	18,908,832	9.38	59.06
Time deposits of \$250K or more	672,210	1,134,426	899,563	1,231,973	979,610	-40.74	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	480,302	398,414	375,384	311,308	297,151	20.55	33.33
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	105,153	985,153	765,153	537,968	125,153	-89.33	-58.83
Other borrowings w/remaining maturity over 1 year	6,252	113,990	6,329	492,433	635,553	-94.52	-99.03
Brokered deposits < \$250K	268,849	660,013	279,168	1,101,358	1,249,045	-59.27	
Noncore funding	1,532,766	3,291,996	2,325,597	3,675,040	3,286,512	-53.44	-58.25
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	375,878	321,318	343,485	363,308	389,594	16.98	4.48
Other liabilities	397,502	443,648	418,016	346,289	298,401	-10.40	14.02
Total liabilities	27,518,649	27,106,909	26,530,598	24,532,894	22,883,339	1.52	36.03
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	3,407,450	3,409,792	3,409,748	3,418,403	3,424,855	-0.07	-1.21
Common surplus	97,937	88,099	92,597	83,342	75,765	11.17	75.39
Retained earnings	-789,700	-1,103,160	-920,513	782,621	614,736		
Accumulated other comprehensive income	50,629	143,608	122,745	29,549	-58,914	-64.75	123.43
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	2,766,316	2,538,339	2,704,577	4,313,915	4,056,442	8.98	-29.11
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	2,766,316	2,538,339	2,704,577	4,313,915	4,056,442	8.98	-29.11
Total liabilities and capital	30,284,965	29,645,248	29,235,175	28,846,809	26,939,781	2.16	25.49
Memoranda							
Non-interest-bearing deposits	10,718,930	9,172,218	9,632,803	6,913,459	6,667,468	16.86	95.73
Interest-bearing deposits	15,434,632	15,672,168	14,989,428	15,568,129	14,470,019	-1.52	20.75
Total deposits	26,153,562	24,844,386	24,622,231	22,481,588	21,137,487	5.27	43.24
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,704,577	4,313,915	4,313,915	4,056,442	4,014,786		
Accounting restatements	0	-40,181	-40,181	-244	-45,419		
Net income	223,880	-1,799,021	-1,523,420	354,095	316,263		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	3,042	-3,855	599	1,126	-4,384		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	93,067	46,578	139,532	185,967	181,172		
Change in other comprehensive income	-72,116	114,059	93,196	88,463	-43,632		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	2,766,316	2,538,339	2,704,577	4,313,915	4,056,442		

BHC Name

City/State

Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	54.43	36.32	86	55.22	36.22	87	54.99	36.22	86	57.51	37.78	85	57.38	37.19	86
Commercial and industrial loans	16.25	12.25	72	18.27	14.99	67	17.60	13.52	71	12.36	12.02	55	12.53	12.85	53
Loans to individuals	0.67	3.48	32	1.20	3.53	46	1.01	3.40	43	1.42	4.20	45	2.18	4.31	50
Loans to depository institutions and acceptances of other banks	0	0.01	73	0	0.04	60	0	0.03	66	0	0.04	61	0	0.05	28
Agricultural loans	0.53	0.21	84	0.76	0.20	86	0.62	0.19	86	0.99	0.24	88	1.08	0.30	87
Other loans and leases	2.65	4.22	43	3.07	4.66	42	2.90	4.63	44	2.98	5.01	40	3.26	5	39
Net loans and leases	73.61	59.81	86	77.31	63.21	90	75.99	61.58	89	74.71	63.77	79	75.89	63.98	82
Debt securities over 1 year	11.42	17.61	25	9.54	14.01	25	9.97	15.55	26	9.62	14.60	19	10.86	14.63	31
Mutual funds and equity securities	0.23	0.06	90	0.24	0.05	91	0.24	0.05	90	0.23	0.06	91	0.19	0.06	85
Subtotal	85.26	78.32	80	87.09	78.43	86	86.20	78.16	83	84.56	79.65	57	86.94	79.97	74
Interest-bearing bank balances	8.88	9.11	53	6.25	6.78	46	7.54	7.51	53	3.40	3.06	64	1.07	3.04	30
Federal funds sold and reverse repos	0	0.52	57	0	0.86	53	0	0.82	52	0	1.57	51	0	1.66	47
Debt securities 1 year or less	0.06	1.53	6	0.14	1.83	7	0.07	1.68	6	0.15	1.91	10	0.20	1.96	17
Trading assets	0.04	0.60	43	0.04	1.09	37	0.04	1.01	37	0.05	1.19	37	0.04	1.33	38
Total earning assets	94.24	91.43	82	93.52	90.72	79	93.86	91.05	80	88.15	89.53	33	88.25	89.74	31
Non-interest cash and due from depository institutions	1.31	1.01	76	1.39	1.08	74	1.23	1.07	60	1.33	1.14	64	1.24	1.21	52
Other real estate owned	0	0.02	19	0.01	0.03	30	0.01	0.02	32	0.01	0.03	35	0.04	0.04	61
All other assets	4.45	7.50	12	5.09	8.16	14	4.92	7.82	16	10.52	9.27	69	10.51	8.98	70
Memoranda															
Short-term investments	8.94	12.01	39	6.39	10.58	34	7.61	11.17	36	3.55	7.63	42	1.27	7.80	10
U.S. Treasury securities	0	1.08	12	0	0.92	14	0	0.84	17	0	1.03	11	0	1.04	14
US agency securities (excluding mortgage-backed securities)	2.56	0.77	84	2.54	0.48	93	2.61	0.63	90	2.23	0.54	89	0.15	0.69	44
Municipal securities	0.92	1.72	53	0.89	1.45	51	0.96	1.69	51	0.91	1.34	54	1.15	1.62	52
Mortgage-backed securities	8.01	12.97	25	6.24	11.11	24	6.48	11.75	22	6.63	11.44	22	9.77	11.13	44
Asset-backed securities	0	0.38	26	0	0.27	25	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities	0	0.52	8	0	0.39	10	0	0.42	10	0	0.39	9	0	0.41	9
Loans held-for-sale	1.42	0.42	86	2.04	0.48	92	2.62	0.52	92	1.78	0.39	92	0.62	0.30	78
Loans held for investment	73.12	59.85	86	76.48	63.46	87	74.50	61.72	87	73.48	63.50	77	75.81	63.93	82
Real estate loans secured by 1-4 family	17.35	11.69	75	18.03	12.29	74	17.86	11.91	75	19.01	13.29	72	16.99	13.46	65
Revolving	3.60	1.45	93	3.90	1.80	89	3.78	1.66	89	4.14	2.07	80	4.14	2.27	78
Closed-end, secured by first liens	13.68	9.84	70	14.04	9.99	75	14	9.81	72	14.77	10.69	74	12.70	10.57	63
Closed-end, secured by junior liens	0.06	0.20	31	0.09	0.26	32	0.08	0.22	32	0.10	0.28	37	0.15	0.31	40
Commercial real estate loans	36.18	22.48	86	36.08	21.90	85	36.08	22.22	84	37.23	22.23	86	38.98	21.58	89
Construction and land development	5.24	3.35	74	4.88	3.32	72	5.49	3.40	78	5.21	3.44	74	5.54	3.51	77
Multifamily	11.95	3.31	93	11.89	3.07	92	11.65	3.12	93	12.36	3.01	92	12.42	2.72	94
Nonfarm nonresidential	19	14.81	65	19.32	14.50	66	18.94	14.72	64	19.66	14.69	63	21.01	14.44	69
Real estate loans secured by farmland	0.90	0.34	81	1.11	0.33	83	1.05	0.33	82	1.28	0.36	84	1.40	0.41	84

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	73.02	59.66	71	70.33	55.37	75	71.31	57.15	73	76.42	57.46	77	75.08	56.49	75
Real estate loans secured by 1-4 family	23.28	19.82	61	22.96	19.50	62	23.16	19.43	62	25.26	20.75	63	22.24	21.10	52
Revolving	4.84	2.42	84	4.96	2.79	79	4.90	2.64	81	5.50	3.15	78	5.42	3.50	72
Closed-end	18.44	17.22	59	17.99	16.49	61	18.26	16.59	60	19.76	17.39	63	16.82	17.39	47
Commercial real estate loans	48.54	36.54	71	45.95	32.96	76	46.79	34.63	71	49.47	33.52	79	51	32.14	84
Construction and land development	7.03	5.50	65	6.22	4.97	64	7.12	5.26	70	6.92	5.09	69	7.25	5.20	72
1-4 family	2.90	1.11	87	3.01	0.93	89	3.14	0.93	91	3.22	0.94	90	3.52	1.02	91
Other	4.12	4.33	50	3.21	3.90	46	3.97	4.19	53	3.70	4.02	52	3.73	4.05	52
Multifamily	16.03	5.34	93	15.14	4.72	91	15.10	4.96	91	16.42	4.69	92	16.25	4.10	94
Nonfarm nonresidential	25.49	24.14	48	24.60	21.76	56	24.57	22.93	49	26.13	22.15	57	27.50	21.40	63
Owner-occupied	9.67	8.14	59	9.35	7.38	66	9.20	7.68	60	10.11	7.72	65	10.59	8.03	64
Other	15.82	15.71	51	15.26	14.16	53	15.36	14.95	51	16.01	14.34	57	16.90	13.38	60
Real estate loans secured by farmland	1.20	0.59	78	1.42	0.52	82	1.36	0.54	82	1.70	0.55	83	1.84	0.63	81
Loans to depository institutions and acceptances of other banks	0	0.03	71	0	0.07	60	0	0.06	66	0	0.11	60	0	0.12	28
Commercial and industrial loans	21.80	20.98	59	23.27	23.90	50	22.82	22.17	56	16.43	19.53	42	16.39	20.32	39
Loans to individuals	0.90	6.28	28	1.52	6.11	39	1.31	6.13	36	1.89	7.13	40	2.85	7.36	46
Credit card loans	0	0.51	22	0	0.64	21	0	0.65	22	0	0.81	21	0	1.02	20
Agricultural loans	0.71	0.37	81	0.96	0.31	85	0.81	0.32	83	1.31	0.37	87	1.41	0.46	84
Other loans and leases	3.56	8.03	34	3.91	8.93	38	3.76	9.09	36	3.95	9.85	35	4.27	9.66	35
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	552.67	383.17	81	599.14	392.62	85	555.76	381.27	82	626.46	391.26	88	628.19	379.80	93
Real estate loans secured by 1-4 family	176.19	124.52	74	195.57	133.24	75	180.49	125.03	74	207.06	138.18	77	186.06	137.84	67
Revolving	36.60	15.53	88	42.28	19.64	85	38.15	17.42	88	45.11	21.26	84	45.32	23.33	81
Closed-end	139.60	107.53	69	153.29	112.01	71	142.34	106.14	68	161.95	115.20	76	140.75	112.79	63
Commercial real estate loans	367.36	238.21	81	391.48	237.30	85	364.65	234.65	82	405.49	229.44	89	426.76	219.72	90
Construction and land development	53.17	35.52	72	52.95	35.78	73	55.47	35.62	74	56.70	34.95	74	60.68	35.36	79
1-4 family	21.98	7.06	90	25.61	6.74	94	24.50	6.34	93	26.36	6.61	94	29.47	7.04	97
Other	31.19	28.07	58	27.34	27.86	52	30.97	28.16	56	30.34	27.32	57	31.21	27.26	59
Multifamily	121.30	34.78	92	128.95	33.28	92	117.72	32.74	91	134.61	31.04	91	136.01	27.85	94
Nonfarm nonresidential	192.89	157.17	62	209.57	157.33	63	191.46	155.06	59	214.19	152.10	65	230.07	147.22	75
Owner-occupied	73.18	52.65	70	79.61	53.29	72	71.74	52.37	69	82.91	53.07	74	88.64	54.89	75
Other	119.70	102.08	58	129.96	101.60	62	119.72	100.54	59	131.28	97.41	65	141.43	91.80	70
Real estate loans secured by farmland	9.11	3.59	80	12.09	3.50	84	10.62	3.44	83	13.91	3.60	86	15.36	4.02	86
Loans to depository institutions and acceptances of other banks	0.02	0.18	71	0.01	0.38	61	0.01	0.28	66	0	0.44	60	0	0.54	28
Commercial and industrial loans	165.02	127.07	69	198.25	159.86	66	177.83	139.91	70	134.65	122.02	58	137.17	128.82	55
Loans to individuals	6.82	35.29	32	12.99	38.40	46	10.18	37.47	42	15.46	43.51	45	23.87	42.67	51
Credit card loans	0	2.61	22	0	3.43	21	0	3.30	22	0	4.34	21	0	5.31	20
Agricultural loans	5.36	2.01	83	8.21	2.03	88	6.30	1.88	85	10.73	2.18	88	11.83	2.72	88
Other loans and leases	26.94	46.75	40	33.29	51.14	43	29.30	49.54	42	32.41	52.44	41	35.69	51.79	42
Supplemental															
Non-owner occupied CRE loans / Gross loans	38.87	28.84	75	36.61	26.07	77	37.59	27.32	75	39.36	26.45	83	40.42	24.79	84
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	294.20	187.37	86	311.90	186.18	87	292.96	183.76	86	322.62	178.57	86	338.22	167.93	91
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	367.38	244.59	81	391.51	244.21	84	364.70	240.85	81	405.53	236.10	89	426.85	225.98	89

BHC Name

City/State

Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	8.94	12.01	39	6.39	10.58	34	7.61	11.17	36	3.55	7.63	42	1.27	7.80	10
Liquid assets	20.78	28.17	28	16.46	24.60	26	17.88	26.22	28	13.63	22.44	23	12.26	22.72	17
Investment securities	11.71	19.64	21	9.91	16.55	21	10.28	17.85	17	10	16.99	17	11.25	17.27	23
Net loans and leases	73.61	59.81	86	77.31	63.21	90	75.99	61.58	89	74.71	63.77	79	75.89	63.98	82
Net loans, leases and standby letters of credit	73.99	60.62	86	77.65	64.12	89	76.39	62.48	88	75.06	64.84	79	76.11	65.07	82
Core deposits	83.25	74.75	84	77.75	68.08	75	80.19	70.67	80	69.85	63.09	57	70.19	62.13	60
Noncore funding	5.06	10.89	30	11.10	16.68	42	7.95	14.13	37	12.74	19.36	36	12.20	21.34	27
Time deposits of \$250K or more	2.22	1.81	65	3.83	2.56	75	3.08	2.11	72	4.27	2.94	73	3.64	2.89	69
Foreign deposits	0	0.35	39	0	0.41	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	1.59	1.20	73	1.34	1.49	62	1.28	1.47	62	1.08	1.94	52	1.10	1.97	50
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	1.59	0.52	81	1.34	0.52	72	1.28	0.54	74	1.08	0.48	65	1.10	0.54	64
Commercial paper	0	0.01	45	0	0.01	44	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0.35	0.99	54	3.32	2.06	75	2.62	1.24	78	1.86	3.01	39	0.46	3.67	18
Earning assets that reprice within 1 year	47.91	38.93	72	49.60	39.71	78	49.68	39.38	77	44.47	39.29	66	43	40.29	60
Interest-bearing liabilities that reprice within 1 year	5.45	7.04	47	10.61	9.42	70	8.04	8.20	63	11.16	10.19	69	9.68	10.01	55
Long-term debt that reprices within 1 year	0	0.26	29	0	0.56	26	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year	42.46	30.25	78	38.99	28.34	75	41.64	29.11	80	33.31	26.63	66	33.32	27.38	62
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-4.55	-1.82	43	5.41	6.94	47	0.40	3.20	45	10.87	14.45	37	12.57	16.62	40
Net short-term noncore funding dependence	-5.36	-8.21	55	3.66	-2.29	67	-0.36	-4.76	65	6.68	3.38	54	6.89	4.66	48
Short-term investment / Short-term noncore funding	204.58	284.81	52	66.74	138.95	27	104.21	184.19	35	38.57	77.77	44	17.50	66.46	25
Liquid assets - short-term noncore funding / Nonliquid assets	20.72	34.02	33	8.24	23.27	30	12.89	28.18	28	5.12	16.97	30	5.69	16.04	34
Net loans and leases / Total deposits	85.24	74.66	78	92.25	82.84	76	90.23	79.43	78	95.86	90.31	65	96.72	90.08	68
Net loans and leases / Core deposits	88.42	81.17	68	99.44	93.70	66	94.77	88.34	71	106.96	103.93	64	108.12	105	66
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.03	0.84	27	0.03	1.82	14	0.03	1.57	14	0.04	0.72	20	0.04	-0.82	83
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	2.41	1.94	71	5.56	4.82	67	4.97	4.31	64	0.98	1.36	43	-2.97	-1.98	22
Structured notes appreciation (depreciation) / Tier 1 capital		0.01			0			0.02			0			-0.05	
Percent of Investment Securities															
Held-to-maturity securities	0.08	13.42	31	0.11	12.14	32	0.10	11.38	33	0.11	12.67	32	0.12	16.19	27
Available-for-sale securities	97.96	84.66	60	97.49	85.75	56	97.56	87.23	54	97.56	85.40	60	98.22	81.88	72
U.S. Treasury securities	0	5.52	12	0	5.43	13	0	4.72	16	0	6.15	11	0	6.99	14
US agency securities (excluding mortgage-backed securities)	21.84	4.50	91	25.66	3.23	97	25.36	4.01	96	22.31	3.49	96	1.31	4.02	51
Municipal securities	7.84	8.87	60	9	9.39	59	9.30	9.83	60	9.05	7.75	65	10.20	9.16	58
Mortgage-backed securities	68.36	66.59	50	62.94	67.27	40	63.01	66.64	45	66.32	67.43	45	86.83	65.45	82
Asset-backed securities	0	2.05	26	0	1.68	25	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities	0	3.17	8	0	2.93	9	0	3.01	9	0	2.94	9	0	2.79	9
Mutual funds and equity securities	1.96	0.32	93	2.40	0.37	94	2.34	0.35	95	2.33	0.40	95	1.67	0.42	91
Debt securities 1 year or less	0.54	8.69	8	1.37	11.75	7	0.70	10.55	7	1.52	11.86	10	1.82	11.91	15
Debt securities 1 to 5 years	22.02	17.05	68	26.80	18.03	71	24.86	17.03	68	23.77	17.94	64	8.23	19.18	35
Debt securities over 5 years	75.48	72.17	47	69.43	66.01	44	72.10	69.86	47	72.38	66.02	47	88.29	64.73	82
Pledged securities	30.10	33.87	49	33.75	37.40	42	29.62	35.67	42	28.44	30.57	52	51.27	33.30	74
Structured notes, fair value	0	0.03	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	42.96	51.37	57	168.63	146.89	64	117.19	183.32	49	199.16	26.69	93	5.30	6.77	52
Investment securities	20.65	33.34	43	6.74	14.17	43	4.18	23.62	24	-4.82	11.75	15	-1.25	9.42	27
Core deposits	9.38	16.88	23	19.81	25.99	35	16.35	26.88	18	6.55	11.23	43	2.22	7.29	34
Noncore funding	-53.44	-23.76	13	-14.21	-2.41	33	-36.72	-12.18	21	11.82	6.59	65	29.04	10.67	82

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)	5,907,432	5,749,262	5,556,210	5,620,546	5,414,990
Commit: Secured commercial real estate loans	1,590,709	1,517,009	1,497,795	1,485,370	1,679,597
Commit: Unsecured real estate loans	3,530	0	3,081	0	1,500
Credit card lines (reported semiannually, June/Dec)	150,276	135,005	134,446	120,882	82,602
Securities underwriting	0	0	0	0	0
Standby letters of credit	115,360	99,910	115,797	101,377	60,495
Commercial and similar letters of credit	0	440	0	4,931	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	93,050	56,256	74,688	46,285	50,311
Credit derivatives - notional amount (holding company as beneficiary)	98,104	99,049	98,582	95,503	25,104
Credit derivative contracts w/ purchased credit protection-investment grade	93,050	56,256	74,688	46,285	50,311
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	683,567	1,003,727	1,003,221	668,177	326,249
Written options contracts (interest rate)	534,438	789,914	821,073	289,136	174,134
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	6,595,147	6,147,825	6,218,030	5,759,227	4,170,004
Futures and forward foreign exchange	33,937	22,170	45,997	50,600	50,422
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	19.51	22.45	47	19.39	21.74	50	19.01	22.01	47	19.48	23.52	44	20.10	24.05	49
Standby letters of credit	0.38	0.67	42	0.34	0.72	32	0.40	0.71	41	0.35	0.84	32	0.22	0.92	19
Commercial and similar letters of credit	0	0.02	19	0	0.02	44	0	0.02	20	0.02	0.02	67	0	0.02	17
Securities lent	0	0.12	41	0	0.17	41	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0.31	0.25	70	0.19	0.39	64	0.26	0.35	68	0.16	0.42	65	0.19	0.52	68
Credit derivatives - notional amount (holding company as beneficiary)	0.32	0.19	76	0.33	0.33	77	0.34	0.30	75	0.33	0.52	76	0.09	0.75	69
Credit derivative contracts w/ purchased credit protection-investment grade	0.31	0.18	78	0.19	0.22	75	0.26	0.25	76	0.16	0.30	74	0.19	0.52	77
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.14	35	0	0.36	35	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	25.91	49.75	60	26.86	51.68	61	27.67	48.62	63	23.46	68.47	55	17.52	65.81	50
Interest rate contracts	25.80	35.96	63	26.79	36.85	63	27.51	34.36	65	23.28	47.31	57	17.34	43.84	52
Interest rate futures and forward contracts	2.26	5.17	76	3.39	9.28	76	3.43	6.21	75	2.32	10.67	73	1.21	11.40	68
Written options contracts (interest rate)	1.76	1.82	70	2.66	2.30	77	2.81	2.18	75	1	2.47	64	0.65	2.16	58
Purchased options contracts (interest rate)	0	1.33	21	0	1.51	23	0	1.46	22	0	2.65	22	0	2.32	23
Interest rate swaps	21.78	20.67	65	20.74	22.27	61	21.27	20.83	62	19.96	28.86	64	15.48	26.74	56
Foreign exchange contracts	0.11	6.16	64	0.07	5.77	58	0.16	6.01	61	0.18	10.12	57	0.19	10.92	55
Futures and forward foreign exchange contracts	0.11	3.93	65	0.07	3.58	60	0.16	3.47	63	0.18	5.23	61	0.19	5.22	58
Written options contracts (foreign exchange)	0	0.04	41	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	41	0	0.03	41	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.73	39	0	0.74	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0	0.86	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.29	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.19	38	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.29	37	0	0.30	35	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	26.31	42.93	28	26.01	41.55	35	24.62	42.82	30	26.91	45.53	34	27.79	44.93	33

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	7,847,089	7,963,636	8,088,321	6,767,140	4,720,809
Interest rate contracts	7,813,152	7,941,466	8,042,324	6,716,540	4,670,387
Foreign exchange contracts	33,937	22,170	45,997	50,600	50,422
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	717,504	1,025,897	1,049,218	718,777	376,671
Written options	534,438	789,914	821,073	289,136	174,134
Exchange-traded	0	0	0	0	0
Over-the-counter	534,438	789,914	821,073	289,136	174,134
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	6,595,147	6,147,825	6,218,030	5,759,227	4,170,004
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	7,847,089	7,963,636	8,088,321	6,767,140	4,720,809
Interest rate contracts	7,813,152	7,941,466	8,042,324	6,716,540	4,670,387
Foreign exchange contracts	33,937	22,170	45,997	50,600	50,422
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	7,405,702	7,229,977	7,341,936	6,524,288	4,596,986
One year or less	1,469,146	1,656,800	1,700,886	1,273,208	868,319
Over 1 year to 5 years	1,493,762	1,155,291	1,237,325	969,878	606,593
Over 5 years	4,442,794	4,417,886	4,403,725	4,281,202	3,122,074
Gross negative fair value (absolute value)	3,489	13,011	5,186	8,808	15,982
Gross positive fair value	231,863	406,038	338,309	150,574	49,485
Held for trading	0	0	0	0	0
Non-traded	231,863	406,038	338,309	150,574	49,485
Current credit exposure on risk-based capital derivative contracts	230,711	405,467	337,040	149,948	49,035
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer #	Pct												
Percent of Notional Amount															
Interest rate contracts	99.57	94.09	42	99.72	95.13	49	99.43	94.10	45	99.25	93.44	46	98.93	92.91	48
Foreign exchange contracts	0.43	3.27	63	0.28	2.75	56	0.57	3.49	61	0.75	3.20	59	1.07	3.39	60
Equity, commodity, and other contracts	0	1.17	34	0	1.12	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards															
Written options	6.81	7.49	60	9.92	8.37	67	10.15	8.18	69	4.27	5.91	54	3.69	6.60	51
Exchange-traded	0	0.11	42	0	0.13	40	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	6.81	7.20	62	9.92	7.94	69	10.15	7.73	71	4.27	5.10	57	3.69	5.49	54
Purchased options	0	3.44	19	0	3.38	18	0	3.42	19	0	4.42	18	0	4.19	18
Exchange-traded	0	0.12	40	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	0	3.04	21	0	2.87	20	0	2.86	21	0	3.35	18	0	3.20	20
Swaps	84.05	71.23	54	77.20	69.92	51	76.88	68.76	50	85.11	69.75	56	88.33	70.34	61
Held for trading															
Interest rate contracts	0	40.60	20	0	43.50	18	0	43.53	19	0	44.16	18	0	46.31	18
Foreign exchange contracts	0	34.42	21	0	37.56	18	0	36.62	19	0	37.24	18	0	38.40	18
Equity, commodity, and other contracts	0	1.57	33	0	1.40	31	0	1.60	32	0	1.60	30	0	1.85	29
Non-traded															
Interest rate contracts	100	59.40	79	100	56.50	81	100	56.47	80	100	55.84	81	100	53.69	81
Foreign exchange contracts	99.57	56.19	70	99.72	54.31	73	99.43	53.82	71	99.25	52.22	72	98.93	50.60	71
Equity, commodity, and other contracts	0.43	0.38	82	0.28	0.28	78	0.57	0.46	81	0.75	0.34	83	1.07	0.57	84
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	94.38	91.87	40	90.79	89.91	34	90.77	91.48	32	96.41	93.86	44	97.38	94.47	52
Over 1 year to 5 years	18.72	28.05	49	20.80	30.94	52	21.03	32.05	49	18.81	32.17	47	18.39	32.51	46
Over 5 years	19.04	26.03	37	14.51	27.26	33	15.30	27.06	32	14.33	30.45	31	12.85	31.16	24
Gross negative fair value (absolute value)	56.62	30.08	77	55.48	28.48	81	54.45	29.56	77	63.26	28.09	83	66.13	28.71	84
Gross positive fair value	0.04	1.25	6	0.16	1.76	10	0.06	1.55	5	0.13	0.83	11	0.34	0.72	17
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	2.95	1.68	90	5.10	2.69	90	4.18	2.23	93	2.23	1.19	88	1.05	0.85	67
Gross positive fair value (X)	0	0.05	12	0.01	0.07	20	0	0.07	12	0	0.06	22	0.01	0.06	38
Held for trading (X)	0.08	0.07	75	0.17	0.11	78	0.13	0.09	77	0.06	0.07	74	0.02	0.06	57
Non-traded (X)	0	0.05	21	0	0.08	19	0	0.07	19	0	0.06	18	0	0.05	19
Current credit exposure (X)	0.08	0.01	94	0.17	0.02	96	0.13	0.02	97	0.06	0.01	95	0.02	0.01	87
Credit losses on derivative contracts	0.08	0.05	78	0.17	0.08	83	0.13	0.06	83	0.06	0.05	75	0.02	0.04	66
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	45	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	46	0	0	48	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	1.04	0.63	79	1.84	1.03	81	1.57	0.85	82	0.67	0.73	76	0.23	0.53	63

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	328,401	157,629	157,629	144,871	140,608
Gross losses	37,994	43,907	84,496	75,705	66,050
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	6,729	6,039	13,394	15,948	14,408
Net losses	31,265	37,868	71,102	59,757	51,642
Provision for loan and lease losses	-17,249	186,986	191,875	72,515	55,905
Adjustments	0	49,998	49,999	0	0
Ending balance	279,887	356,745	328,401	157,629	144,871
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.12	-0.14	49	1.29	0.85	80	0.66	0.51	75	0.26	0.15	80	0.21	0.14	77
Provision for loan and lease losses / Average loans and leases	-0.15	-0.25	55	1.69	1.37	69	0.85	0.82	60	0.35	0.24	74	0.29	0.24	72
Provision for loan and lease losses / Net loan and lease losses	-55.17	77.32	52	493.78	792.43	48	269.86	487.86	39	121.35	130.58	54	108.25	134.68	47
Allowance for loan and lease losses / Total loans and leases not held for sale	1.26	1.39	43	1.57	1.51	63	1.51	1.58	51	0.74	0.83	41	0.71	0.90	31
Allowance for loan and lease losses / Total loans and leases	1.24	1.37	43	1.53	1.48	61	1.46	1.55	47	0.73	0.81	42	0.70	0.89	31
Allowance for loan and lease losses / Net loans and leases losses (X)	4.48	15.27	15	4.71	11.83	33	4.62	11.58	28	2.64	8.03	26	2.81	7.54	23
Allowance for loan and lease losses / Nonaccrual assets	1,353.81	318.67	94	1,100.66	321.01	92	1,056.77	299.17	93	600.63	218.72	89	285.05	214.03	74
ALLL / 90+ days past due + nonaccrual loans and leases	558.48	260.68	88	476.84	244.42	88	486.15	244.34	89	222.36	151.73	76	146.10	160.51	58
Gross loan and lease losses / Average loans and leases	0.34	0.22	75	0.40	0.35	66	0.37	0.34	68	0.36	0.28	72	0.34	0.30	68
Recoveries / Average loans and leases	0.06	0.08	50	0.05	0.07	49	0.06	0.07	50	0.08	0.08	57	0.07	0.09	47
Net losses / Average loans and leases	0.28	0.13	81	0.34	0.28	67	0.32	0.27	67	0.29	0.21	73	0.27	0.22	71
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	45	0	0	45	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses	7.96	16.12	29	7.98	15.46	23	17.69	33.98	21	24.15	36.22	34	25.77	41.30	36
Earnings coverage of net loan and lease losses (X)	8.95	4.52	33	-41.61	21.56	3	-17.78	22.91	3	9.06	24.40	35	9.27	21.75	33

Net Loan and Lease Losses By Type

Real estate loans	-0.01	0.03	25	-0.01	0.03	14	-0.01	0.04	14	0.03	0.01	73	0.01	0.02	54
Real estate loans secured by 1-4 family	-0.01	-0.01	43	-0.02	0.01	20	-0.03	0.01	16	0.01	0.01	54	0.01	0.01	47
Revolving	-0.01	-0.05	44	-0.01	0.01	34	0.02	0.01	68	-0.01	0.02	27	0.02	0.03	50
Closed-end	-0.01	-0.01	44	-0.03	0.01	16	-0.04	0	12	0.01	0	64	0	0.01	50
Commercial real estate loans	-0.01	0.05	20	0	0.03	14	0.01	0.07	28	0.05	0.01	80	0.01	0.01	66
Construction and land development	0	0	44	0	0	48	0	0	40	0	-0.01	47	-0.01	-0.03	51
1-4 family	0	0	14	0	0	59	0	0	22	0	0	23	0	-0.01	63
Other	0	-0.01	44	0	0	42	0	0	43	0	-0.01	61	-0.01	-0.02	44
Multifamily	0	0.01	79	0	0	58	0	0	29	0	0	56	0	0	78
Nonfarm nonresidential	-0.01	0.07	14	-0.01	0.05	6	0.01	0.11	29	0.09	0.02	87	0.03	0.02	64
Owner-occupied	0	0.01	64	-0.01	0.02	4	0	0.02	4	0.01	0.01	74	0	0.01	24
Other	-0.01	0.06	12	0	0.03	19	0.02	0.08	44	0.08	0.01	93	0.03	0.01	78
Real estate loans secured by farmland	0	-0.01	19	0	0.02	50	0	0.02	46	0	0.01	75	0.08	0	89
Commercial and industrial loans	1.08	0.20	96	1.17	0.46	84	1.02	0.47	84	1.10	0.37	90	0.93	0.31	90
Loans to individuals	0.67	0.78	57	1.15	1.41	55	0.99	1.13	58	0.95	1.17	52	0.53	1.16	32
Credit card loans		2.18			3.43			2.92			3.11			2.92	
Agricultural loans	-0.04	0.03	13	0.04	0.15	72	0.02	0.19	60	0.04	0.08	67	1.10	0.15	91
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	1.14	0.08	96	1.09	0.13	96	1.95	0.15	96	1.30	0.15	95	1.37	0.14	97

BHC Name _____

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Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	30,688	40,700	72,708	43,121	39,676
90+ days past due loans and leases	29,442	42,403	36,475	44,645	48,335
Nonaccrual loans and leases	20,674	32,412	31,076	26,244	50,823
Total past due and nonaccrual loans and leases	80,804	115,515	140,259	114,010	138,834
Restructured					
Restructured 30-89 days past due	840	881	455	250	129
Restructured 90+ days past due	934	526	932	451	407
Restructured nonaccrual	79	12,465	289	0	18,026
Total restructured loans and leases	1,853	13,872	1,676	701	18,562
Loans Held for Sale					
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	11,305	13,527	13,507	17,875	13,389
Other real estate owned	181	2,578	1,810	3,295	10,958
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Loans and Leases															
30-89 days past due loans and leases	0.14	0.27	33	0.17	0.36	28	0.32	0.39	51	0.20	0.43	23	0.19	0.44	20
90+ days past due loans and leases	0.13	0.10	77	0.18	0.13	78	0.16	0.12	75	0.21	0.15	75	0.23	0.17	74
Nonaccrual loans and leases	0.09	0.58	6	0.14	0.61	8	0.14	0.66	6	0.12	0.51	9	0.25	0.54	15
90+ days past due and nonaccrual loans and leases	0.22	0.73	10	0.32	0.80	13	0.30	0.85	12	0.33	0.71	20	0.48	0.75	31
Restructured															
30-89 days past due restructured	0	0.01	61	0	0.01	54	0	0.01	47	0	0.01	34	0	0.02	27
90+ days past due restructured	0	0	79	0	0.01	73	0	0.01	79	0	0.01	71	0	0.01	64
Nonaccrual restructured	0	0.12	3	0.05	0.13	33	0	0.13	6	0	0.14	4	0.09	0.16	36
30-89 days past due loans held for sale	0	0	40	0	0	41	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale	0	0	42	0	0	43	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	38	0	0	39	0	0.01	38	0	0	40	0	0	38
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.14	0.27	33	0.17	0.37	28	0.32	0.40	51	0.20	0.43	23	0.19	0.44	20
90+ days past due assets	0.13	0.10	77	0.18	0.13	78	0.16	0.12	75	0.21	0.15	75	0.23	0.18	74
Nonaccrual assets	0.09	0.59	6	0.14	0.62	7	0.14	0.67	6	0.12	0.53	8	0.25	0.57	15
30+ days past due and nonaccrual assets	0.36	1.04	10	0.50	1.21	14	0.62	1.29	19	0.53	1.19	11	0.67	1.26	18
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.17	0.43	15	0.25	0.49	20	0.23	0.52	21	0.25	0.44	23	0.37	0.48	39
90+ days past due and nonaccrual assets + other real estate owned	0.17	0.46	12	0.26	0.52	18	0.24	0.55	17	0.26	0.48	21	0.41	0.52	39
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.11	0.52	8	0.17	0.56	10	0.16	0.60	10	0.17	0.53	13	0.28	0.60	19
Allowance for loan and lease losses	12.12	67.93	3	13.99	65.48	5	14.55	66.66	4	30.52	115.41	8	52.26	118.28	16
Equity capital + allowance for loan and lease losses	1.11	4.43	6	1.72	4.83	14	1.58	4.97	11	1.08	4.28	11	1.80	4.79	15
Tier 1 capital + allowance for loan and lease losses	1.12	5.28	5	1.77	5.98	10	1.61	6.05	9	1.82	5.65	11	3.08	6.16	24
Loans and leases + other real estate owned	0.15	0.88	3	0.21	0.92	6	0.21	0.97	4	0.22	0.85	7	0.37	0.96	12

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.05	0.24	19	0.12	0.39	23	0.21	0.39	34	0.08	0.38	11	0.10	0.42	10
90+ days past due	0.16	0.12	81	0.25	0.15	82	0.19	0.16	79	0.25	0.16	80	0.29	0.22	76
Nonaccrual	0.06	0.65	6	0.08	0.63	8	0.06	0.76	7	0.05	0.46	8	0.16	0.57	16
Commercial and industrial															
30–89 days past due	0.38	0.17	84	0.18	0.23	53	0.53	0.23	85	0.60	0.31	82	0.48	0.30	79
90+ days past due	0.04	0.02	80	0.01	0.03	57	0.07	0.03	78	0.07	0.05	73	0.07	0.05	74
Nonaccrual	0.20	0.64	21	0.32	0.75	23	0.36	0.75	28	0.42	0.83	31	0.66	0.76	52
Individuals															
30–89 days past due	0.58	0.55	59	0.48	0.58	46	0.55	0.83	34	0.73	0.83	43	0.62	0.84	35
90+ days past due	0.12	0.07	77	0.10	0.13	62	0.16	0.14	69	0.15	0.17	66	0.10	0.16	58
Nonaccrual	0	0.18	11	0	0.22	9	0	0.28	9	0	0.17	11	0	0.23	8
Depository institution loans															
30–89 days past due	0	0	45	0	0.03	45	0	0	46	0	0	47		0	
90+ days past due	0	0	48	0	0	49	0	0	46	0	0	49		0	
Nonaccrual	0	0	48	0	0	48	0	0	47	0	0	48		0	
Agricultural															
30–89 days past due	0	0.16	59	0.34	0.31	68	1.41	0.17	93	0.01	0.24	53	0.06	0.17	62
90+ days past due	0	0	44	0	0.03	40	0	0	44	0	0	42	0	0	43
Nonaccrual	0	0.69	24	0	0.80	23	0	0.49	24	0	0.67	22	0.22	0.75	56
Foreign governments															
30–89 days past due		0.01			0			0			0.07			0.01	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.04			0.02			0.09			0.03			0.06	
Other loans and leases															
30–89 days past due	0.25	0.11	80	0.95	0.14	94	0.85	0.18	90	0.57	0.20	84	0.48	0.17	85
90+ days past due	0.04	0.01	90	0.02	0.01	82	0.12	0.01	94	0.08	0.01	91	0.09	0.01	92
Nonaccrual	0.14	0.13	68	0.15	0.15	69	0.32	0.15	75	0.33	0.13	81	0.43	0.14	85

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Memoranda																
1-4 family	30-89 days past due	0.11	0.35	24	0.14	0.60	16	0.14	0.65	7	0.21	0.67	12	0.15	0.71	10
	90+ days past due	0.50	0.27	83	0.76	0.29	86	0.56	0.33	82	0.71	0.31	84	0.95	0.46	82
	Nonaccrual	0	0.82	1	0	0.84	1	0	0.89	1	0	0.73	0	0	0.86	0
Revolving	30-89 days past due	0.10	0.29	25	0.17	0.40	29	0.11	0.48	17	0.23	0.45	27	0.11	0.50	15
	90+ days past due	0.14	0.02	90	0.11	0.03	85	0.20	0.03	91	0.14	0.05	83	0.14	0.05	80
	Nonaccrual	0	1.05	5	0	1.27	4	0	1.13	5	0	1	5	0	1.17	4
Closed-end	30-89 days past due	0.11	0.36	27	0.13	0.61	17	0.15	0.65	8	0.20	0.70	13	0.17	0.75	13
	90+ days past due	0.59	0.29	83	0.93	0.33	85	0.66	0.38	82	0.87	0.35	83	1.21	0.53	83
	Nonaccrual	0	0.77	1	0	0.81	1	0	0.87	1	0	0.70	1	0	0.84	0
Junior lien	30-89 days past due	0	0.01	36	0	0.02	24	0	0.02	22	0.01	0.02	34	0.01	0.03	36
	90+ days past due	0	0	86	0	0	78	0	0	76	0	0	79	0.03	0	90
	Nonaccrual	0	0.04	5	0	0.05	7	0	0.04	12	0	0.04	8	0	0.06	6
Commercial real estate	30-89 days past due	0.03	0.14	26	0.08	0.23	36	0.26	0.26	64	0.02	0.18	15	0.08	0.17	28
	90+ days past due	0.01	0.01	63	0.01	0.02	59	0.02	0.02	71	0.02	0.03	62	0.01	0.03	56
	Nonaccrual	0.08	0.52	12	0.13	0.43	16	0.09	0.62	11	0.08	0.23	23	0.22	0.28	47
Construction and development	30-89 days past due	0	0.12	18	0	0.24	15	0.25	0.28	61	0.02	0.28	33	0	0.21	10
	90+ days past due	0.05	0.01	92	0.06	0.01	87	0.05	0.01	91	0.03	0.02	78	0	0.02	31
	Nonaccrual	0	0.36	14	0.05	0.25	37	0	0.41	11	0.05	0.20	42	0.07	0.19	44
1-4 family	30-89 days past due	0	0.02	33	0	0.04	28	0	0.03	28	0.02	0.06	56	0	0.06	25
	90+ days past due	0.05	0	96	0.06	0	95	0.05	0	96	0.03	0	90	0	0	43
	Nonaccrual	0	0.02	30	0.05	0.04	76	0	0.03	27	0.05	0.02	83	0.07	0.02	81
Other	30-89 days past due	0	0.07	21	0	0.17	19	0.25	0.22	69	0	0.20	15	0	0.13	14
	90+ days past due	0	0	41	0	0	38	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.29	15	0	0.18	14	0	0.35	12	0	0.17	14	0	0.15	15
Multifamily	30-89 days past due	0.02	0.06	61	0	0.08	24	0	0.09	22	0	0.08	19	0	0.10	40
	90+ days past due	0	0	44	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0	0.14	21	0.02	0.08	43	0	0.11	20	0	0.05	21	0.13	0.08	76
Nonfarm non-residential	30-89 days past due	0.04	0.14	33	0.15	0.20	53	0.41	0.23	76	0.04	0.14	19	0.14	0.17	44
	90+ days past due	0	0.01	58	0	0.02	55	0.02	0.02	72	0.02	0.03	67	0.02	0.03	64
	Nonaccrual	0.16	0.66	16	0.21	0.55	23	0.17	0.80	12	0.13	0.28	29	0.31	0.30	57
Owner Occupied	30-89 days past due	0.04	0.04	54	0.04	0.07	46	0.01	0.07	20	0.03	0.07	34	0.11	0.09	62
	90+ days past due	0	0	69	0	0.01	61	0	0	74	0.02	0.01	74	0.01	0.01	68
	Nonaccrual	0.09	0.25	26	0.07	0.24	26	0.10	0.27	22	0.08	0.16	35	0.13	0.17	48
Other	30-89 days past due	0.01	0.09	32	0.10	0.11	68	0.41	0.14	84	0	0.07	21	0.03	0.07	46
	90+ days past due	0	0.01	36	0	0.01	34	0.01	0.01	80	0.01	0.01	67	0.01	0.01	68
	Nonaccrual	0.07	0.40	27	0.14	0.24	46	0.07	0.44	22	0.05	0.10	47	0.18	0.13	69
Farmland	30-89 days past due	0	0.11	30	1.26	0.31	86	0	0.11	30	0	0.23	23	0.12	0.25	58
	90+ days past due	0	0	45	0	0.03	40	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	0.14	1.10	47	0.06	1.24	36	0.13	1.13	42	0.05	0.84	42	0.35	1.23	53
Credit card	30-89 days past due		0.63			0.90			0.95			1.19			1.22	
	90+ days past due		0.39			0.76			0.63			0.78			0.73	
	Nonaccrual		0.08			0.09			0.05			0.11			0.09	

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Common Equity Tier 1 Capital					
Common stock plus related surplus	3,505,387	3,497,891	3,502,345	3,501,745	3,500,620
Retained earnings	-731,438	-1,022,698	-848,658	782,621	614,736
Accumulated other comprehensive income (AOCI)	50,629	143,608	122,745	29,549	-58,914
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	2,824,578	2,618,801	2,776,432	4,313,915	4,056,442
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	13,019	19,065	17,493	1,793,656	1,799,606
Accumulated other comprehensive income-related adjustments	49,211	101,241	97,142	17,943	-51,296
Other deductions from common equity tier 1 capital	1,418	42,367	25,603	11,607	-7,618
Subtotal:	2,760,930	2,456,128	2,636,194	2,490,709	2,315,750
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	2,760,930	2,456,128	2,636,194	2,490,709	2,315,750
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	0	0	0	0	0
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	0	0	0	0	0
Tier 1 Capital	2,760,930	2,456,128	2,636,194	2,490,709	2,315,750
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	451,000	451,000	451,000	451,000	451,000
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	219,401	275,340	260,732	162,735	149,393
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	670,401	726,340	711,732	613,735	600,393
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	670,401	726,340	711,732	613,735	600,393
Exited advanced approach tier 2 capital					
Total capital	3,431,331	3,182,468	3,347,926	3,104,444	2,916,143
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	30,170,629	29,147,237	29,370,708	28,981,387	26,672,224
Less: Deductions from common equity tier 1 capital	13,019	19,066	17,493	1,793,656	1,799,606
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	30,157,610	29,128,171	29,353,215	27,187,731	24,872,618
Total risk-weighted assets	22,271,599	22,027,222	21,423,635	22,240,813	21,590,997
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct												
Capital Ratios															
Common equity tier 1 capital, column A	12.40	12.66	52	11.15	11.98	35	12.31	12.35	55	11.20	12.11	35	10.73	12.09	33
Common equity tier 1 capital, column B	0	0.29	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	12.40	13.44	39	11.15	12.72	24	12.31	13.08	42	11.20	12.78	26	10.73	12.85	15
Tier 1 capital, column B	0	0.33	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	15.41	15.42	58	14.45	14.77	54	15.63	15.23	67	13.96	14.36	54	13.51	14.45	40
Total capital, column B	0	0.37	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	9.16	9.11	54	8.43	9.03	31	8.98	9.13	47	9.16	9.76	40	9.31	9.71	42
Supplementary leverage ratio, advanced approaches HCs		6.95			8.42			8.72			7.41			7.31	

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	1,954	1,295	1,966	1,501	2,407	50.89	-37.63
Total property and casualty assets	1,954	1,295	1,966	1,501	2,407	50.89	-37.63
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	1,954	1,295	1,966	1,501	2,407	50.89	-37.63
Total property and casualty equity	1,954	1,295	1,966	1,501	2,407	50.89	-37.63
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	988	-206	465	1,544	1,150		159.32
Total property and casualty	988	-206	465	1,544	1,150		159.32
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	2,341	2,374	4,504	4,874	4,331	-1.39	58.39
Other insurance activities income	0	0	0	0	1		-100.00
Insurance and reinsurance underwriting income	2,341	2,374	4,504	4,874	4,330	-1.39	62.57
Premiums	1,403	1,510	2,762	2,908	2,579	-7.09	57.64
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	1,403	1,510	2,762	2,908	2,579	-7.09	57.64
Insurance benefits, losses, expenses	210	398	790	925	1,039	-47.24	-58.66
Net assets of insurance underwriting subsidiaries	1,954	1,295	1,966	1,501	2,407	50.89	-37.63
Life insurance assets	324,998	324,873	323,469	320,612	313,627	0.04	10.00

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0.01	0	84	0	0	81	0.01	0	81	0.01	0.01	78	0.01	0.01	79
Insurance underwriting assets (P/C) / Total insurance underwriting assets	100	52.30	76	100	54.79	76	100	53.67	76	100	51.47	79	100	56.12	78
Insurance underwriting assets (L/H) / Total insurance underwriting assets	0	47.70	24	0	45.21	23	0	46.33	23	0	48.53	20	0	43.88	21
Separate account assets (L/H) / Total life assets		13.29			11.01			11.24			7.26			8.53	
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Insurance activities revenue / Adjusted operating income	0.36	0.37	70	0.40	0.39	72	0.35	0.41	70	0.41	0.47	71	0.35	0.47	69
Premium income / Insurance activities revenue	59.93	3.14	94	63.61	3.04	94	61.32	2.84	95	59.66	7.32	89	59.55	4.86	92
Credit related premium income / Total premium income	0	30.92	35	0	40.01	28	0	38.23	29	0	34.91	29	0	44.54	25
Other premium income / Total premium income	100	69.08	65	100	59.99	71	100	61.77	70	100	65.09	70	100	55.46	75
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Insurance underwriting net income / Consolidated net income	0.44	0.02	93	0.01	0.02	87	-0.03	0.03	3	0.44	0.08	88	0.36	0.08	89
Insurance net income (P/C) / Equity (P/C)	101.13	21.10	94	-31.81	7.42	5	23.65	15.59	73	102.86	19.86	95	47.78	15.64	82
Insurance net income (L/H) / Equity (L/H)		5.07			-31.13			3.62			5.13			1.99	
Insurance benefits, losses, expenses / Insurance premiums	14.97	-395.05	20	26.36	620.37	19	28.60	447.82	18	31.81	233.61	29	40.29	160.49	15
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Reinsurance recovery (P/C) / Total assets (P/C)	0	0.07	47	0	0	47	0	0.07	47	0	0.15	42	0	0.17	43
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0.15			2.31	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.01	0	90	0	0	89	0.01	0	89	0.01	0	86	0.01	0	87
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	10.69	11.54	42	11.55	11.35	49	10.91	11.03	47	12.11	11.51	53	12.75	10.22	58
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Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			0			15,728			17,061			15,779			12,855
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.47	38	0.05	0.73	79	0.06	0.75	79	0.05	1.39	74	0.05	1.79	73

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	16,783	19,139	18,547	17,267	16,893
Real estate loans	16,068	17,150	16,509	17,108	16,653
Commercial and industrial loans	0	1,751	1,759	44	240
Loans to depository institutions and other banks acceptances	715	238	279	115	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	16,783	19,139	18,547	17,267	16,893
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.64	34	0	0.93	31	0	0.87	31	0	1.25	31	0	1.17	30
Cost: Interest-bearing deposits		0.12			0.59			0.42			1.19			0.97	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			5.29			5.18			27.03			27.29	
Commercial and industrial loans		1.03		0.57	0.59	72	0.28	0.64	55	2.27	0.29	90	6.67	1.53	85
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases	-12.31	-1.19	32	-19.91	10.27	13	7.41	-2.40	71	2.21	22.48	52	18.41	7.24	65
Total selected assets	-12.31	3.19	28	-19.91	5.10	18	7.41	2.04	61	2.21	12.40	56	18.41	3.24	69
Deposits		9.07			10.22			3.46			10.36			5	

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	1,800,273	2,188,841	1,928,513	2,320,044	2,397,639	-17.75	-4.85
1-4 family residential loans	1,800,273	2,188,841	1,928,513	2,320,044	2,397,639	-17.75	-4.85
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
Activity as a Percent of Total Assets							
Securitization activities	5.94	7.38	6.60	8.04	8.90		
1-4 family residential loans	5.94	7.38	6.60	8.04	8.90		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and Industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)							
1-4 family residential loans	24.47	25.04	24.70	27.50	25.50		
Home equity lines	4.48	4.54	4.51	4.97	4.85		
Credit card receivables	0	0	0	0	0		
Auto loans and other consumer loans	0.28	0.75	0.62	0.98	1.80		
Commercial and industrial loans	20.19	21.27	21.02	14.84	14.68		
All other loans and leases	50.58	48.39	49.15	51.70	53.17		

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure.....	0	0	0	0	0
1-4 family residential loans.....	0	0	0	0	0
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0
Seller's interest carried as securities and loans.....	0	0	0	0	0
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	0	0	0	0	0.01

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30-89 days past due securitized assets.....	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets.....	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0		
Net Losses on Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	0	0	0	0	0
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets percent of securitized assets	0	0	0	0	0
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.08	0.09	0.10	0.13	0.10
Home equity lines	0.10	0.17	0.11	0.23	0.11
Credit card receivables					
Commercial and industrial loans	0.38	0.18	0.53	0.60	0.48
All other loans and leases	0.05	0.19	0.31	0.08	0.13
Total managed loans past due 30–89 days	0.13	0.16	0.30	0.18	0.17
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.41	0.61	0.45	0.56	0.71
Home equity lines	0.14	0.11	0.20	0.14	0.14
Credit card receivables					
Commercial and industrial loans	0.04	0.01	0.07	0.07	0.07
All other loans and leases	0.01	0.01	0.03	0.03	0.02
Total managed loans past due 90+ days	0.12	0.17	0.15	0.19	0.21
Total Past Due Managed Assets	0.25	0.33	0.45	0.37	0.38
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	-0.01	-0.02	-0.03	0.01	0
Home equity lines	-0.01	-0.01	0.02	-0.01	0.02
Credit card receivables					
Commercial and industrial loans	1.08	1.17	1.02	1.10	0.93
All other loans and leases	0.08	0.11	0.16	0.16	0.16
Net Losses on Managed Assets Percent of Total Managed Assets	0.26	0.30	0.29	0.25	0.22

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	100,000	113,000	213,000	216,000	206,500	-11.50	14.94
Dividends	100,000	113,000	213,000	216,000	206,500	-11.50	14.94
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	9,186	268	464	3,143	5,957	3327.61	3859.48
Dividends	9,186	268	464	3,143	5,957	3327.61	3859.48
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	109,186	113,268	213,464	219,143	212,457	-3.60	25.17
Securities gains (losses)	0	0	0	0	0		
Other operating income	4,675	4	11	20	1,154	116775.00	
Total operating income	113,861	113,272	213,475	219,163	213,611	0.52	35.38
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	0	0	0	0	0		
Other expenses	10,947	10,941	19,059	26,455	24,739	0.05	23.12
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	10,947	10,941	19,059	26,455	24,739	0.05	23.12
Income (loss) before taxes	102,914	102,331	194,416	192,670	188,872	0.57	36.83
Applicable income taxes (credit)	-1,473	-2,312	-4,245	-5,742	-5,052		
Extraordinary items							
Income before undistributed income of subsidiaries	104,387	104,643	198,661	198,412	193,924	-0.24	31.28
Equity in undistributed income of subsidiaries	119,493	-1,903,664	-1,722,081	155,683	122,339		434.79
Bank subsidiaries	126,909	-1,904,179	-1,723,524	154,866	126,961		476.70
Nonbank subsidiaries	-7,416	515	1,443	817	-4,622		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	223,880	-1,799,021	-1,523,420	354,095	316,263		119.80
Memoranda							
Bank net income	226,909	-1,791,179	-1,510,524	370,866	333,461		108.16
Nonbank net income	1,770	783	1,907	3,960	1,335	126.05	210.53
Subsidiary holding companys' net income	0	0	0	0	0		

BHC Name

City/State

Parent Company Balance Sheet

Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	2,996,821	94.54	2,733,774	94.27	2,913,649	94.56	4,590,888	4,360,959	9.62	-28.38
Common and preferred stock	2,996,821	94.54	2,733,774	94.27	2,913,649	94.56	4,590,888	4,360,959	9.62	-28.38
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	16,267	0.51	29,360	1.01	30,266	0.98	29,126	28,354	-44.59	-61.36
Common and preferred stock	15,959	0.50	28,927	1	30,266	0.98	28,406	27,559	-44.83	-59.42
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	308	0.01	433	0.01	0	0	720	795	-28.87	-88.92
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	154,857	4.89	136,227	4.70	136,745	4.44	130,368	116,245	13.68	57.15
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	398	0.01	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	1,572	0.05	639	0.02	523	0.02	518	8,478	146.01	-46.38
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	3,169,915	100.00	2,900,000	100.00	3,081,183	100.00	4,750,900	4,514,036	9.31	-26.75
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	27,101	0.85	39,878	1.38	32,705	1.06	73,105	67,186	-32.04	-58.31
Balance due to subsidiaries and related institutions	376,498	11.88	321,783	11.10	343,901	11.16	363,880	390,408	17.00	4.43
Total liabilities	403,599	12.73	361,661	12.47	376,606	12.22	436,985	457,594	11.60	-5.16
Equity Capital	2,766,316	87.27	2,538,339	87.53	2,704,577	87.78	4,313,915	4,056,442	8.98	-29.11
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	3,407,450	107.49	3,409,792	117.58	3,409,748	110.66	3,418,403	3,424,855	-0.07	-1.21
Common surplus	97,937	3.09	88,099	3.04	92,597	3.01	83,342	75,765	11.17	75.39
Retained earnings	-789,700	-24.91	-1,103,160	-38.04	-920,513	-29.88	782,621	614,736		
Accumulated other comprehensive income	50,629	1.60	143,608	4.95	122,745	3.98	29,549	-58,914	-64.75	123.43
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	3,169,915	100.00	2,900,000	100.00	3,081,183	100.00	4,750,900	4,514,036	9.31	-26.75
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	374,736	11.82	319,835	11.03	342,291	11.11	361,361	387,444	17.17	4.49
Notes payable to subsidiaries that issued TPS	374,736	11.82	319,835	11.03	342,291	11.11	361,361	387,444	17.17	-18.74
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	314	0.01	96	0	98	0	91	278	227.08	361.76
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name

City/State

Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	16.66	12.64	78	-106.24	4.33	0	-51.04	7.29	1	8.42	9.68	28	7.88	10.40	22
Bank net income / Average equity investment in banks	15.43	12.37	77	-106.95	4.55	0	-47.87	7.45	1	8.27	10.51	24	7.75	11.19	14
Nonbank net income / Average equity investment in nonbanks	15.58	13.40	62	5.50	7.01	62	6.56	9.75	51	14.20	7.89	71	4.99	7.10	49
Subsidiary HCs net income / Average equity investment in sub HCs		11.92			5.62			7.01			8.55			8.78	
Bank net income / Parent net income	101.35	96.24	48		91.35			88.16		104.74	82.22	65	105.44	82.56	69
Nonbank net income / Parent net income	0.79	3.10	50		6.35			3.59		1.12	5.93	57	0.42	3.78	45
Subsidiary holding companies' net income / Parent net income		67.52			71.95			68.34			74			72.48	
Leverage															
Total liabilities / Equity capital	14.59	16.87	57	14.25	20.37	54	13.92	20.06	51	10.13	20.43	46	11.28	20.88	49
Total debt / Equity capital	0	11.60	11	0	14.50	11	0	14.41	10	0	14.31	13	0	14.69	15
Total debt + notes payable to subs that issued TPS / Equity capital	13.55	13.82	59	12.60	16.78	55	12.66	16.67	52	8.38	16.36	45	9.55	17.10	49
Total debt + Loans guaranteed for affiliate / Equity capital	0	11.69	11	0	14.81	11	0	14.68	10	0	14.56	13	0	15.14	15
Total debt / Equity capital – excess over fair value	0	11.71	11	0	14.64	11	0	14.52	10	0	14.51	13	0	14.81	15
Long-term debt / Equity capital	0	11.05	11	0	13.39	12	0	13.56	10	0	13.04	13	0	13.37	15
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0.01	0.06	84	0	0.05	82	0	0.06	82	0	0.05	81	0.01	0.14	78
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	0	39.10	9	0	29.33	11	0	34.67	10	0	28.44	13	0	28.63	14
Double Leverage															
Equity investment in subs / Equity capital	108.91	103.07	81	108.84	103.11	81	108.85	102.81	82	107.08	103.22	73	108.19	103.10	78
Total investment in subs / Equity capital	108.92	108.26	71	108.86	110.49	67	108.85	110.16	68	107.10	111.07	58	108.21	112.48	61
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.55	0.25	72		0.67			0.47		0.86	0.36	73	1.05	0.35	80
Equity investment in subs – equity cap / Net income-div (X)	0.94	0.83	70		3.93			1.82		1.82	1.22	75	2.46	1.22	84
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	110.88	138.64	45	200.95	143.95	76	137.28	136.59	60	105.88	177.68	25	106.19	162.34	27
Cash from ops + noncash items + op expense / Op expense + dividend	109.09	130.64	44	113.71	154.33	42	107.21	147.24	30	109.98	190.27	21	106.98	174.91	21
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	117.50	103.17	64	105.66	148.07	53	103.13	134.08	38	106.68	116.34	44	95.86	103.19	38
Pretax operating income + interest expense / Interest expense		1,479.01			2,733.67			2,016.32			1,968.54			2,898.75	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,789.05	1,667.11	70	1,259.56	1,374.36	60	1,377.29	1,539.23	65	943.38	1,632.83	41	969.78	1,369.37	49
Dividends + interest from subsidiaries / Interest expense + dividends	117.32	153.06	45	243.18	169.52	73	152.99	150.43	60	117.84	210.80	21	117.27	188.90	28
Fees + other income from subsidiaries / Salary + other expenses	0	12.78	34	0	15.95	30	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X)	712.99	41.77	96		27.95			35.64		3,891.15	57.11	98	1,137.64	33.93	98
Other Ratios															
Net assets that reprice within 1 year / Total assets	4.82	3.64	63	4.55	3.69	66	4.35	3.85	59	1.72	2.64	49	1.53	2.61	47
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.21			0.05			0.10			0.04			0.24	
Nonaccrual		0.96			0.97			1.03			0.54			6.54	
Total		1.17			1.02			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	46	0	0.06	46	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.01	1.79	38	0.06	2.90	46	0.07	2.66	47	0.06	5.62	42	0.06	5.50	39
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	37	0	0.08	38	0	0.19	36	0	0.21	36

BHC Name

City/State

Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	89.16	78.46	64	44.51	73.92	35	70.24	81.10	47	93.73	57.84	80	93.42	57.26	81
Dividends declared / Net income	41.57	25.30	84		60.26			42.29		52.52	33.08	82	57.29	27.33	92
Net income – dividends / Average equity.....	9.74	9.64	58	-108.99	1.15	0	-55.72	4.14	0	4	6.46	19	3.37	7.33	9
Percent of Dividends Paid															
Dividends from bank subsidiaries	107.45	139.49	42	242.60	166.94	72	152.65	132.17	61	116.15	178.13	33	113.98	157.73	35
Dividends from nonbank subsidiaries	9.87	3.97	82	0.58	3.69	75	0.33	3.41	63	1.69	7.53	63	3.29	7.13	71
Dividends from subsidiary holding companies.....	0	6.36	45	0	3.84	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries	117.32	193.08	40	243.18	205.70	67	152.99	174.85	53	117.84	260.40	22	117.27	215.26	21
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	44.07	36.56	59		82.59			60.28		58.24	66.55	37	61.93	60.71	54
Interest income from bank subsidiaries.....	0	0.11	25		0.58			0.36		0	0.54	18	0	0.52	18
Management and service fees from bank subsidiaries	0	0.90	37		3.18			1.47		0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	46		0.01			0		0	0	46	0	0	47
Operating income from bank subsidiaries	44.07	38.35	57		98.26			62.88		58.24	69.36	34	61.93	63.43	52
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	518.98	54.17	96	34.23	52.25	58	24.33	56.39	45	79.37	82.95	56	446.22	51.40	95
Interest income from nonbank subsidiaries.....	0	2.35	32	0	7.62	32	0	7.38	32	0	20.25	26	0	18.56	24
Management and service fees from nonbank subsidiaries	0	0.63	39	0	1.87	40	0	0.86	39	0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries.....	0	0.08	46	0	0.22	46	0	0.16	46	0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries	518.98	76.16	95	34.23	78.35	46	24.33	79.84	35	79.37	150.41	43	446.22	99.33	92
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		31			55.04			43.51			61.23			48.56	
Interest income from subsidiary holding companies.....		5.39			15.38			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.37			0.95			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.43			2.24			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		39.64			73.61			55.20			76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	87.83	67.82	42	99.76	66.84	75	99.78	69.76	83	98.56	67.32	71	96.67	65.18	64
Interest income from bank subsidiaries.....	0	0.39	24	0	1.06	21	0	0.63	20	0	0.80	18	0	0.92	18
Management and service fees from bank subsidiaries	0	2.08	36	0	2.32	36	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries	87.83	81.78	32	99.76	81.90	61	99.78	82.20	75	98.56	78.80	56	96.67	74.20	45
Dividends from nonbank subsidiaries	8.07	2.67	85	0.24	2.05	70	0.22	1.95	61	1.43	2.65	66	2.79	2.57	74
Interest income from nonbank subsidiaries.....	0	0.35	37	0	1.11	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.04	41	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.01	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries	8.07	6.48	79	0.24	6.25	58	0.22	4.70	50	1.43	7.29	54	2.79	7.64	65
Dividends from subsidiary holding companies.....	0	2.43	45	0	1.08	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies.....	0	0.01	45	0	0.17	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.96	44	0	4.06	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		135.34			237.31			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt		28.31			33.86			27.08			28.33			26.53	